

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy J Ryman  
Robyn Ryman  
Debtors

Case No. 18-04105-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db/jdb +Timothy J Ryman, Robyn Ryman, 513 Vista Drive, Berwick, PA 18603-5610  
5115458 Berwick Area Joint Sewer Authority, 1108 Freas Ave, Berwick, PA 18603-1710  
5115459 Capital One, Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043  
5115456 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588  
5115462 Geisinger, 100 N Academy Ave, Danville, PA 17822-9800  
5115464 #Northeast Ear Nose & Throat Assoc. Inc., 6850 Lows Rd Ste 320, Bloomsburg, PA 17815-8708  
5115466 Rushmore Loan Management Services, Servicer for Wilmington Savings, PO Box 52708, Irvine, CA 92619-2708  
5115455 Ryman Robyn, 513 Vista Dr, Berwick, PA 18603-5610  
5115454 Ryman Timothy J, 513 Vista Dr, Berwick, PA 18603-5610  
5115468 Target Card Services, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5126734 Fax: 800-813-8164 Nov 20 2018 19:40:11 21st Mortgage Corporation, P.O.Box 477, Knoxville, TN 37901  
5115457 +Fax: 800-813-8164 Nov 20 2018 19:40:11 21st Mortgage Company, Attn: Customer Service, 620 Market St Ste 100, Knoxville, TN 37902-2208  
5115460 E-mail/PDF: creditonebknotifications@resurgent.com Nov 20 2018 19:22:10 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
5115461 E-mail/Text: electronicbkydocs@nelnet.net Nov 20 2018 19:19:24 Dept of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
5115463 E-mail/Text: bnckohlsnotices@becket-lee.com Nov 20 2018 19:18:58 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
5128709 E-mail/PDF: cbp@onemainfinancial.com Nov 20 2018 19:22:18 ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251  
5115465 E-mail/PDF: cbp@onemainfinancial.com Nov 20 2018 19:21:50 One Main, 132 W Front St, Berwick, PA 18603-4702  
5114678 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2018 19:21:54 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5115467 E-mail/PDF: gecsed@recoverycorp.com Nov 20 2018 19:22:03 Synchrony Bank/Walmart, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
5120202 +E-mail/Text: electronicbkydocs@nelnet.net Nov 20 2018 19:19:24 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, et al. bkgroupp@kmlawgroup.com  
Lisa M. Doran on behalf of Debtor 2 Robyn Ryman ldoran@dorananddorandoran.com  
Lisa M. Doran on behalf of Debtor 1 Timothy J Ryman ldoran@dorananddorandoran.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

TIMOTHY J. RYMAN and  
ROBYN RYMAN

Debtor(s)

: CHAPTER 13

: CASE NO. 5-18-bk-04105

:   X   ORIGINAL PLAN  
:        AMENDED PLAN  
: (indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc )  
:        Number of Motions to Avoid Liens  
:        Number of Motions to Value  
: Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E. which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base

plan is \$ see "Total Payments" in chart below plus other payments and property stated in § 1B below:

Start mm/yy	End Mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/2018	10/2023	\$1,715.00	\$0	\$1,715.00	\$ 102,900.00
				Total Payments:	\$ 102,900.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

( X ) Debtor is over median income. Debtor calculates that a minimum of \$ 79,854.60 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines:

X  No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS**

**A. Pre-Confirmation Distributions.** *Check one:*

X  None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced*

**B. Mortgages (including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one**

- ☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.
- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Wilmington Savings Fund Society dba Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust * referred to in this plan by its servicer "RUSHMORE LOAN MANAGEMENT"	513 Vista Drive Berwick, PA	7033

**C. Arrears (including but not limited to, claims secured by Debtor's principal residence). Check one.**

- ☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.
- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322 (b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Est. Pre-petition Arrears to be Cured	Est. Post-petition Arrears to be Cured	Est. Total to be paid in plan
RUSHMORE LOAN MANAGEMENT	513 Vista Drive Berwick, PA	\$ 16,000.00	\$ 0	\$ 16,000.00

**D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc)**

- ☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced
- ☒ The claims below are secured claims for which a §506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a

purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.
2. In addition to the payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless ordered otherwise, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be paid in plan
<b>BERWICK SEWER AUTHORITY</b>	513 Vista Drive Berwick, PA	\$ 6,100.00	0 %	\$ 6,100.00
<b>21<sup>st</sup> CENTURY MORTGAGE</b>	513 Vista Drive Berwick, PA	\$ 32,000.00 ( <i>loan term ends during Chapter 13</i> )	4.5%	\$35,026.00

**E. Secured claims for which a §506 valuation is applicable. Check one**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in §2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent, or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action
<b>ONE MAIN FINANCIAL</b>	2004 Chevy Avalanche	\$ 4000.00	5.0%	\$ 4,510.00	PLAN

**F. Surrender of Collateral: Check one**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens *Check one.*

  X   None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

### 3. PRIORITY CLAIMS

#### A. Administrative Claims

1. Trustee Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney fees. Complete only one of the following options:

a. In addition to the retainer of \$\_\_\_\_\_ already paid by the Debtor, the amount of \$\_\_\_\_\_ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$ 285.00 per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R.. 2016-2(b).

3. Other Other administrative claims not included in §§3.A.1 or 3.A.2 above. *Check one of the following two lines:*

  X   None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

**B. Priority Claims (including but not limited to, Domestic Support Obligations other than those treated in §3.C below.** *Check one of the following two lines:*

  X   None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines:*

  X   None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

### 4. UNSECURED CLAIMS

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** Check one of the following two lines:

  X   None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

**B. Remaining allowed unsecured claims will receive a pro-rate distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines:**

  X   None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

  X   plan confirmation.  
       entry of discharge.  
       closing of case.

**7. DISCHARGE (Check One)**

- ( **X** ) The debtor will seek a discharge pursuant to §1328(a).  
(    ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in §1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority, or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled- in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.




## 9. NONSTANDARD PLAN PROVISIONS


*Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit)*

### A. The plan will pay 100% to General Unsecured Creditors

Dated: 10/15/18

  
\_\_\_\_\_  
Attorney for Debtor

  
\_\_\_\_\_  
Timothy J. Ryman

  
\_\_\_\_\_  
Robyn Ryman

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.